

AMERICAN NATIONAL INSURANCE CO /TX/

Form 3

July 21, 2009

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

OMB APPROVAL

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**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,  
Section 17(a) of the Public Utility Holding Company Act of 1935 or Section  
30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*

Garrison Billy Joe

(Last) (First) (Middle)

ONE MOODY PLAZA

(Street)

GALVESTON, TX 77550

(City) (State) (Zip)

2. Date of Event Requiring Statement

(Month/Day/Year)  
07/21/2009

3. Issuer Name and Ticker or Trading Symbol

AMERICAN NATIONAL INSURANCE CO /TX/  
[ANAT]

4. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

\_\_\_\_ Director      \_\_\_\_ 10% Owner  
☒ Officer      \_\_\_\_ Other  
 (give title below) (specify below)

See remarks

5. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group

Filing(Check Applicable Line)

☒ Form filed by One Reporting Person☐ Form filed by More than One Reporting Person**Table I - Non-Derivative Securities Beneficially Owned**1. Title of Security  
(Instr. 4)2. Amount of Securities Beneficially Owned  
(Instr. 4)3. Ownership Form:  
Direct (D)  
or Indirect (I)  
(Instr. 5)4. Nature of Indirect Beneficial Ownership  
(Instr. 5)

Common Stock

2,020

D      ^

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**1. Title of Derivative Security  
(Instr. 4)2. Date Exercisable and Expiration Date  
(Month/Day/Year)

Date Exercisable      Expiration Date

3. Title and Amount of Securities Underlying Derivative Security  
(Instr. 4)

Title      Amount or Number of

4. Conversion or Exercise Price of Derivative Security

5. Ownership Form of Derivative Security:  
Direct (D)  
or Indirect6. Nature of Indirect Beneficial Ownership  
(Instr. 5)

				Shares		(I) (Instr. 5)	
Stock Appreciation Right	08/01/2003 <sup>(1)</sup>	08/01/2012 <sup>(2)</sup>	Common Stock	500	\$ 88	D	Â
Stock Appreciation Right	05/02/2006 <sup>(1)</sup>	05/02/2015 <sup>(2)</sup>	Common Stock	3,000	\$ 100.46	D	Â
Stock Appreciation Right	05/01/2009 <sup>(1)</sup>	05/01/2018 <sup>(2)</sup>	Common Stock	5,000	\$ 116.48	D	Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Garrison Billy Joe ONE MOODY PLAZA GALVESTON, TX 77550	Â	Â	Â See remarks	Â

## Signatures

/s/ B. J. Garrison 07/16/2009

\*\*Signature of  
Reporting Person

Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, *see* Instruction 5(b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(1) SARs become exercisable in five equal annual installments beginning on the date shown.

(2) SARs expire five years from the date they become exercisable. The date shown represents the expiration date of the final installment of SARs to become exercisable.

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### Remarks:

Executive Vice President, Director of Career Sales & Service Division

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.